

Debtor 1 Andrew Alexander, Jr.  
 Debtor 2 Rita R. Alexander  
 (Spouse, if filing)  
 United States Bankruptcy Court for the: Southern District of Texas (Houston)  
 Case number 10-38651

**Official Form 410S1****Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, N.A.Court claim no. (if known): 6Last 4 digits of any number you use to identify the debtor's account: 0019**Date of payment change:**

Must be at least 21 days after date of this notice

05/01/2016**New total payment:**

Principal, interest, and escrow, if any

\$653.70

Uniform Claim Identifier: \_\_\_\_\_

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
 Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$255.38New escrow payment: \$250.67**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
 If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

**Part 4: Sign Here**


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Tunisia Cooper Date 03/23/2016  
VP Loan Documentation

Print: Tunisia Cooper Title VP Loan Documentation

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage  
Address MAC X7801-014  
3476 Stateview Blvd.  
Fort Mill, SC 29715

Specific Contact Information:  
P: 800-274-7025  
E: NoticeOfPaymentChangeInquiries@wellsfargo.com

# UNITED STATES BANKRUPTCY COURT

Southern District of Texas (Houston)

Chapter 13 No. 10-38651

Judge: Jeff Bohm

In re:

Andrew Alexander, Jr. and Rita R. Alexander

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on March 23, 2016, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Andrew Alexander, Jr.  
Rita R. Alexander  
5311 Lelia St.  
Houston, TX 77026

Debtor's Attorney: Vicky M Fealy  
Fealy Law Firm PC  
1235 N. Loop W., Ste 1005  
Houston, TX 77008

Trustee: David G Peake  
Chapter 13 Trustee  
9660 Hillcroft  
Suite 430  
Houston, TX 77096-3856

/s/ Bill Taylor

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Authorized Agent

**WELLS  
FARGO****HOME  
MORTGAGE****Wells Fargo Home Mortgage**PO Box 14547  
Des Moines, IA 50306-4547

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**For informational purposes****Escrow account disclosure statement  
and notice of new mortgage payment**

**Loan number:** [REDACTED]  
**Next payment due date:** March 01, 2016  
**New payment effective date:** May 01, 2016  
**New payment amount:** \$653.70  
**Overage amount:** \$75.52  
**Principal balance:** \$54,434.32  
**Interest rate:** 6.350%  
**Statement date:** March 09, 2016  
**Account review period:** Jan 2016 - Apr 2016  
**Customer service:** 1-800-340-0473  
**Customer service hours:** Mon - Fri 7 a.m. - 8 p.m CT.

**We accept telecommunications relay service calls.**

**Property address:**  
 5311 LELIA STREET  
 HOUSTON TX 77026-5311

ANDREW ALEXANDER, JR  
 5311 LELIA ST  
 HOUSTON TX 77026-5311

Dear ANDREW ALEXANDER, JR

Each year, we review your escrow account to make sure the escrow portion of your scheduled mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

**New escrow and mortgage payment amount****New payment effective date**May 01, 2016<sup>1</sup>

Principal and/or interest

**Current  
payment (\$)**

**New  
payment (\$)**

Escrow payment

403.03

403.03

Escrow shortage/prepayment<sup>2</sup>

255.38

250.67

**Total payment amount**

0.00

0.00

**658.41****653.70**

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your May 01, 2016 payment is made in full.

2. If your current payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

You have an escrow account balance overage of \$75.52 for which we have issued the attached check. This check amount reflects a refund based on your escrow account analysis and may be due to smaller than expected tax and/or insurance payments made from your escrow account last year. Please note overage balances are not calculated or refunded based on a calendar year, but on your escrow analysis yearly review schedule.

**A guide to your escrow questions and answers is available at: [wellsfargo.com/escrowquestions](http://wellsfargo.com/escrowquestions)****WELLS  
FARGO****HOME  
MORTGAGE****Wells Fargo Home Mortgage**P.O. Box 10335  
Des Moines, IA 50306-0335

WELLS FARGO BANK NA  
 WELLS FARGO BANK NA  
 ESCROW DISB CLRNG/708  
 889 02A [REDACTED]

**Check Number**  
 7030252152

17-0001  
0910

Mo.	Day	Year
03	10	16

**VOID \*\* FOR DISPLAY ONLY \*\* VOID**

For payment of escrow to mortgagee

**\*\*SEVENTY FIVE AND 52/100 DOLLARS\*\***

**Pay to the  
order of**

ANDREW ALEXANDER, JR  
 5311 LELIA ST  
 HOUSTON TX 77026-5311

Amount

\$\*\*\* 75.52

Void if not cashed within 180 days

  
 Authorized signature



## For informational purposes

The following information covers your projected escrow account activity from May 2016 to Apr 2017

## Projected escrow account disbursements

Annualized items to be paid from your escrow account (\$):

COUNTY TAX	1,460.98
HAZARD INS	1,547.00
Total disbursements	3,007.98
<b>Scheduled escrow payment</b>	<b>250.67<sup>1</sup></b>

1. Your escrow payment is calculated by dividing the total disbursements by 12.

## Projected escrow account activity for the next 12 months

Date	Anticipated payments (\$)		Description	Escrow balance (\$)	
	To escrow	From escrow		Projected	Required
May 2016			Starting balance	1,078.14	1,002.62
May 2016	250.67	0.00		1,328.81	1,253.29
Jun 2016	250.67	0.00		1,579.48	1,503.96
Jul 2016	250.67	0.00		1,830.15	1,754.63
Aug 2016	250.67	0.00		2,080.82	2,005.30
Sep 2016	250.67	0.00		2,331.49	2,255.97
Oct 2016	250.67	0.00		2,582.16	2,506.64
Nov 2016	250.67	0.00		2,832.83	2,757.31
Dec 2016	250.67	1,460.98	HARRIS COUNTY	1,622.52	1,547.00
Dec 2016	0.00	1,547.00	STATE FARM INS	75.52 <sup>2</sup>	0.00 <sup>3</sup>
Jan 2017	250.67	0.00		326.19	250.67
Feb 2017	250.67	0.00		576.86	501.34
Mar 2017	250.67	0.00		827.53	752.01
Apr 2017	250.67	0.00		1,078.20	1,002.68
<b>Total</b>	<b>3,008.04</b>	<b>3,007.98</b>			

These calculations indicate the projected escrow balance will be more than the required escrow balance.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

2. **Projected low point.** The point during the annual period at which the projected escrow balance will reach its lowest point.3. **Required escrow balance.** To cover unanticipated disbursements, including increases to tax or insurance payments, there is a minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

- Your minimum escrow balance is **\$0.00**
- State law requires that this minimum escrow balance not exceed **\$0.00**
- Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.

## Information about your escrow account overage

Your lowest projected escrow account balance (low point) (\$)	75.52
Less your required minimum escrow account balance (\$)	0.00

**This means your escrow account has an overage of (\$)** **75.52**

THE SECURITY FEATURES ON THIS DOCUMENT INCLUDE A MICROPRINT SECURITY BORDER AND SECURITY SCREEN. ABSENCE OF THESE FEATURES MAY INDICATE ALTERATION.

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE ★

ENDORSE HERE

For informational purposes

Loan number:



The following information covers your escrow account history activity from Jan 2016 to Apr 2016

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Jan 2016					Starting balance	0.02	56.62
Jan 2016	255.38	255.38	0.00	0.00		255.40	312.00
Feb 2016	255.38	255.38	0.00	0.00		510.78	567.38
Mar 2016 est.	255.38	255.38	0.00	0.00		766.16	822.76
Apr 2016 est.	255.38	255.38	0.00	0.00		1,021.54	1,078.14
<b>Totals</b>	<b>1,021.52</b>	<b>1,021.52</b>	<b>0.00</b>	<b>0.00</b>			

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#### Manage your mortgage payments easily with the Preferred Payment Plan<sup>SM</sup>

- Schedule weekly, biweekly, semi-monthly or monthly payments
- Save time and money with free, secure withdrawals
- No due dates to remember or checks to write

It's free, secure and convenient. To enroll, call 1-866-386-8519.

A guide to your escrow questions and answers is available at: [wellsfargo.com/escrowquestions](http://wellsfargo.com/escrowquestions)